Attorney Docket No.: 8224.003.NPUS00

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application

STEPHENS, Garland.

Group Art Unit:

3692

of:

Serial No.: 09/655,929

Confirmation No. 8518

Date Filed:

December 14, 2004

Examiner:

NGUYEN, Nga B

For:

METHOD AND SYSTEM FOR DTERMINING, CONTRACTING TO EXCHANGE, AND ACCOUTNING FOR MATCHED SETS OF OFFSETTING

CASH FLOWS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE

INTRODUCTORY COMMENTS:

In response to the Office Action mailed March 11, 2008, please amend the above-identified U.S. patent application as follows:

Listing of the claims begins on page 2 of this paper. This listing of claims replaces all prior versions and prior listings of claims in the application.

Remarks begin on page 5 of this paper.